

10-18-05

Mr. John F. Carter

Regional Director

Federal Deposit Insurance Company

25 S. Jessie Street.

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Dear Mr. Carter

I am writing with respect to allowing Wal-Mart to have company owned banks in their stores. I believe this is a very bad idea. Wal-Mart Corp. should not be given banking powers.

Wal-Mart is a retailer - but has dominated the industry at the expense of many local "mom & pop" stores. Do we want to now lose our "local" character and responsibility in the banking field.

Wal-Mart's import practices are in some instances at least questionable - not to mention harmful to domestic manufacturers.

Wal-Mart's power is further displayed by their ability to decide what books they will or will not place on their shelves. If they can suppress ideas and concepts they don't like, they can help or suppress certain individuals from obtaining the financial assist they need.

Please do not allow Wal-Mart to obtain banking powers

Sincerely

David W. Pappendick

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